

Figure 1

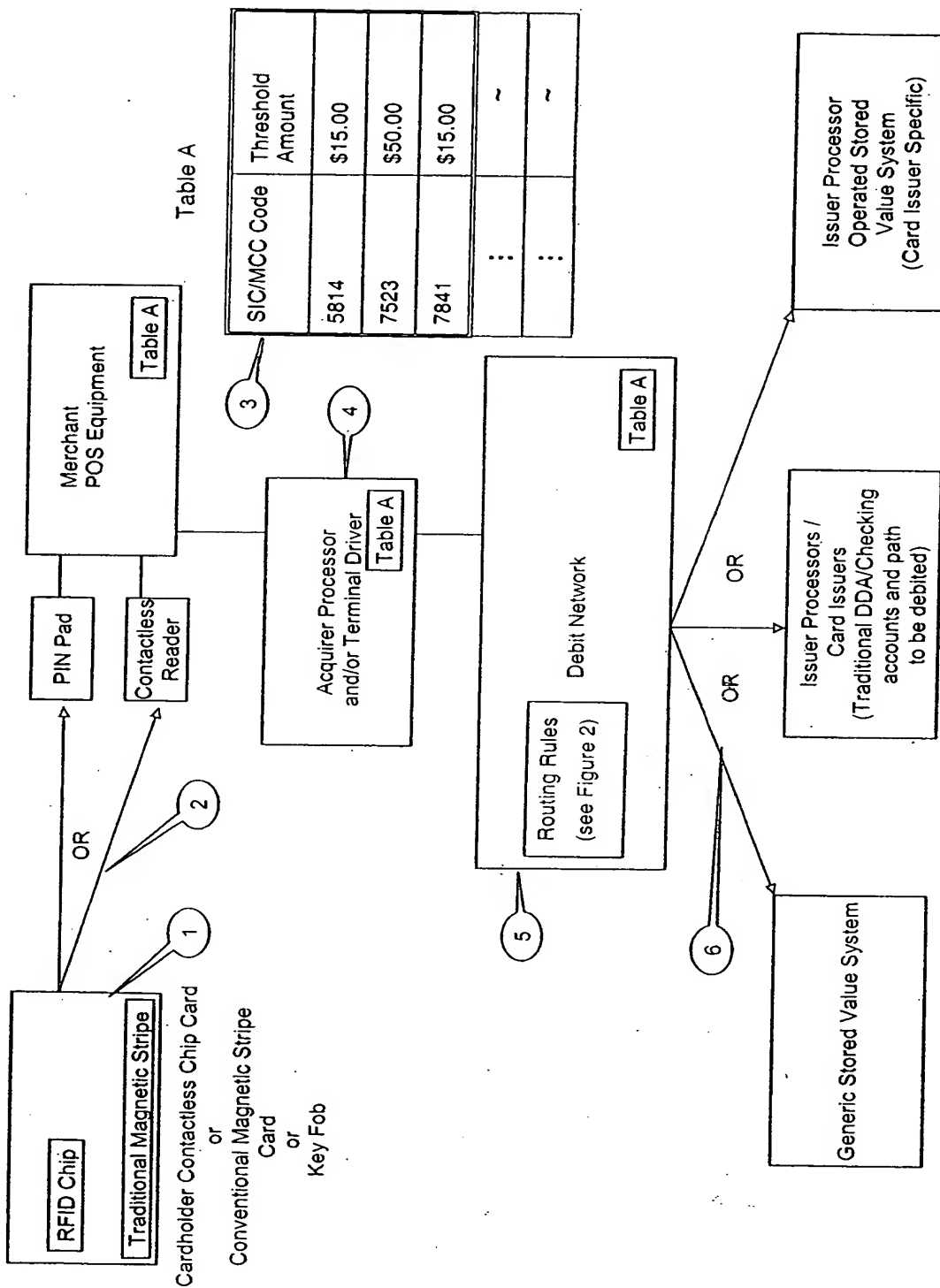


Figure 2

Table B

Card Issuer	Routing Rule(s)
CI ₁	Route all transactions to the traditional debit path
CI ₂	If under threshold, contactless or magnetic stripe, and no PIN entered, then route to generic stored value account. Else, route to traditional debit path
CI ₃	If under threshold, either contactless or magnetic stripe, and no PIN entered, then route to "card issuer specific" stored value account. Else, route to traditional debit path
CI ₄	If under threshold, contactless, and no PIN entered, then route to "card issuer specific" stored value account. Else, route to traditional debit path
CI ₅	If contactless, then route to "card issuer specific" stored valued account. Else, route to traditional debit path
CI ₆	If no PIN is entered, route to "card issuer specific" stored value account. Else, route to traditional debit path
⋮	
CI _n	

Figure 3

